

«f80»
«f81»
«f82», «f83»

CALIFORNIA PER DIEM INTEREST DISCLOSURE

Loan Number: «f2»

Borrower(s): «f5» «f6» «f7»
«f10» «f11» «f12»

Property: «f18», «f19»

In this disclosure, the terms “I”, “me” and “my” mean the above-named borrower(s), and the terms “you” and “your” mean the above-named Lender.

I understand and acknowledge that pursuant to applicable California law:

1. You may not commence to accrue, and I will not be required to pay, per diem interest on my loan on a day that is more than one (1) day prior to recording of the mortgage or deed of trust securing repayment of my loan (the “Security Instrument”)
2. Notwithstanding the foregoing, I may request that you arrange for the recording of the Security Instrument on a Monday or on a day immediately following a bank holiday.
3. If you agree to my request to arrange for the recording of the Security Instrument on a Monday or on a day immediately following a bank holiday.
 - a. diem interest will commence to accrue on the business day immediately preceding the day of recording;
 - b. This may result in additional per diem interest charges that I will be required to pay; and
 - c. You must disclose to me in writing (i) the amount of additional per diem interest charge to accommodate recording on a Monday or on a day immediately following a bank holiday, and (ii) that it may be possible to avoid the additional per diem charge by recording the Security Instrument on a day immediately following a business day.

My choice is indicated below:

Please arrange for the recording of the Security Instrument on a day immediately following a business day.

Please arrange for the recording of the Security Instrument on «f584», a date that is either a Monday or a day immediately following a bank holiday. I understand that in order to accommodate recording on that date, I will be charged, and I agree to pay, additional per diem interest for «f371» days at \$«f264» per day, for a total additional per diem interest charge of \$«f46»«f77». I also understand that it may be possible to avoid this additional per diem interest charge by recording the the Security Instrument on a day immediately following a business day.

By signing below, I acknowledge that I have received and read this disclosure. This disclosure is neither a contract nor a commitment to lend.

«f5» «f6» «f7» - Borrower/Date

«f10» «f11» «f12» - Borrower/Date